

**REPORT OF THE
SECRETARY OF NATURAL RESOURCES**

**Participation by Localities in
the Community Rating
System of the National Flood
Insurance Program**

**TO THE GOVERNOR AND
THE GENERAL ASSEMBLY OF VIRGINIA**



HOUSE DOCUMENT NO. 2

**COMMONWEALTH OF VIRGINIA
RICHMOND
2019**

November 1, 2018

The Honorable Ralph S. Northam
Governor of Virginia
1111 East Broad Street
Richmond, VA 23219

Members, Virginia General Assembly
900 East Main Street
Richmond, Virginia 23219

Dear Governor Northam and Members of the General Assembly:

I am pleased to provide this report, ***Participation by Localities in the Community Rating System of the National Flood Insurance Program.***

This report is presented in accordance with the requirements established in § 2.2-220.4 of the Code of Virginia, which states:

"The Secretary shall report participation by affected localities in the Community Rating System (CRS) of the National Flood Insurance Program (42 U.S.C. § 4001 et seq.) to the Governor and the General Assembly no later than November 1, 2018. The report shall list any affected locality that does not participate in the CRS, determine the costs and benefits to localities of participation in the CRS, and recommend any legislation necessary to encourage participation."

If you have any questions regarding this report or require any additional information, please do not hesitate to contact me.

Respectfully submitted,

A handwritten signature in black ink, appearing to read 'Matthew J. Strickler', written in a cursive style.

Matthew J. Strickler

Preface

This report has been prepared in accordance with the requirements established in § 2.2-220.4 of the Code of Virginia which states:

"The Secretary shall report participation by affected localities in the Community Rating System (CRS) of the National Flood Insurance Program (42 U.S.C. § 4001 et seq.) to the Governor and the General Assembly no later than November 1, 2018. The report shall list any affected locality that does not participate in the CRS, determine the costs and benefits to localities of participation in the CRS, and recommend any legislation necessary to encourage participation."

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1. Introduction

The National Flood Insurance Program (NFIP) is a voluntary program intended to provide affordable flood insurance to residents and encourage floodplain management. NFIP participating communities and their residents are eligible for NFIP flood insurance, certain federal grants and loans, and disaster assistance. The goals of the NFIP include:

- Decreasing the risk of flood losses;
- Reducing the costs and consequences of flooding;
- Reducing the demand for Federal assistance; and
- Preserving and restoring the natural and beneficial floodplain functions.

The Community Rating System (CRS) Program is part of the NFIP, and it awards points to participating communities for implementing flood protection policies and activities that go beyond the minimum NFIP requirements. There are 10 CRS classes; each class requires a number of activity points, and in turn provides a premium reduction for NFIP policyholders in and outside of the Special Flood Hazard Area (SFHA). Discounts range from 5% to 45% depending on the CRS class of that community.

To be eligible for CRS participation, the community must be participating in the NFIP. For an overview of the processes to join the NFIP and CRS Programs, please see [Appendix D](#).

This report is intended to provide information related to NFIP and CRS participation in Virginia, as well as the costs and benefits association with CRS participation. While the Department of Conservation and Recreation's Floodplain Program did not have the resources necessary to conduct a detailed cost and benefit analysis of the CRS Program, a cost and benefit analysis of the CRS Program was previously conducted by Wetlands Watch, a non-profit based out of Norfolk, Virginia. This report will rely heavily on the findings of the Wetlands Watch report.

2. Participating Communities

In Virginia, 290 of the 323 communities participate in the NFIP. Only 25 of these communities participate in the CRS Program, which is about 9% of the NFIP communities in Virginia. This is above the national total of about 5%. Below is a breakdown of those 25 communities including their CRS class and insurance discounts. The highest class in Virginia is a Class 6. Nationally, there are 13 communities ranked above a Class 5; only one community is ranked as a Class 1 community.¹

¹ FEMA CRS Fact Sheet, July 2017. Available online here: https://www.fema.gov/media-library-data/1507029324530-082938e6607d4d9eba4004890dbad39c/NFIP_CRS_Fact_Sheet_2017_508OK.pdf

VIRGINIA COMMUNITY RATING SYSTEM ELIGIBLE COMMUNITIES EFFECTIVE OCTOBER 1, 2018²					
COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA	% DISCOUNT FOR NON-SFHA
Accomack County	10/1/92	05/1/18	6	20	10
Alexandria, City of	10/1/92	10/1/13	6	20	10
Arlington County	10/1/92	10/1/08	8	10	5
Ashland, Town of	10/1/16	10/1/16	9	5	5
Bridgewater, Town of	10/1/96	05/1/06	8	10	5
Cape Charles, Town of	05/1/10	05/1/10	9	5	5
Chesapeake, City of	05/1/15	05/1/15	8	10	5
Chincoteague, City of	10/1/00	10/1/03	8	10	5
Fairfax County	10/1/93	10/1/14	6	20	10
Falls Church, City of	05/1/07	10/1/16	6	20	10
Gloucester County	10/1/95	10/1/16	6	20	10
Hampton, City of	05/1/11	05/1/11	8	10	5
James City County	10/1/92	05/1/13	7	15	5
Norfolk, City of	10/1/92	05/1/18	7	15	5
Poquoson, City of	10/1/92	10/1/13	8	10	5
Portsmouth, City of	10/1/92	05/1/17	7	15	5
Prince William County	10/1/96	10/1/01	8	10	5
Richmond, City of	10/1/15	10/1/15	8	10	5
Roanoke, City of	10/1/96	10/1/08	7	15	5
Roanoke County	10/1/91	10/1/06	8	10	5
Stafford County	05/1/11	10/1/17	7	10	5
Vienna, Town of	10/1/96	10/1/11	8	10	5
Vinton, Town of	10/1/16	10/1/16	8	10	5
Wachapreague, Town of	10/1/96	05/1/17	8	10	5
York County	10/1/05	05/1/17	7	15	5

For a complete list of NFIP participation for cities in Virginia, please see [Appendix A](#).

For a complete list of NFIP participation for counties in Virginia, please see [Appendix B](#).

For a complete list of NFIP participation for towns in Virginia, please see [Appendix C](#).

² CRS Community list taken from the October 1, 2018 NFIP Flood Insurance Manual, available online here:

<https://www.fema.gov/media-library/assets/documents/171681>

3. Benefits and Costs to Localities

This report highlights the findings of the Wetlands Watch report titled *The Cost & Benefits of the CRS Program in Virginia*. Prior to the requirement established in §2.2-220.4 of the *Code of Virginia*, the Virginia Coastal Zone Management (CZM) Program awarded Wetlands Watch grant funds during Federal Fiscal Year 2016 (FFY16) to conduct a report on the costs and benefits of the CRS Program in Virginia. The CZM Program awarded additional grant funds to Wetlands Watch in Federal Fiscal Year 2017 (FFY17) to request additional input on the report and present findings at the 2018 National Conference of the Association of State Floodplain Managers. The report was completed in October 2017. While the report does not capture the full extent of costs or benefits of participating in the CRS Program, it does provide the most recent and thorough examination of the benefits of the Program.

The completed report can be accessed online at the following website:

https://static1.squarespace.com/static/56af7134be7b96f50a2c83e4/t/5a78bb8353450a8baa806766/1517861773717/Wetlands+Watch+VA+CRS+Cost+Benefit+Report_2_05.pdf

CRS Benefits

The primary benefit a community receives from the CRS Program is the discount it provides for flood insurance policies within that community. Below is a breakdown of the CRS savings in Virginia.

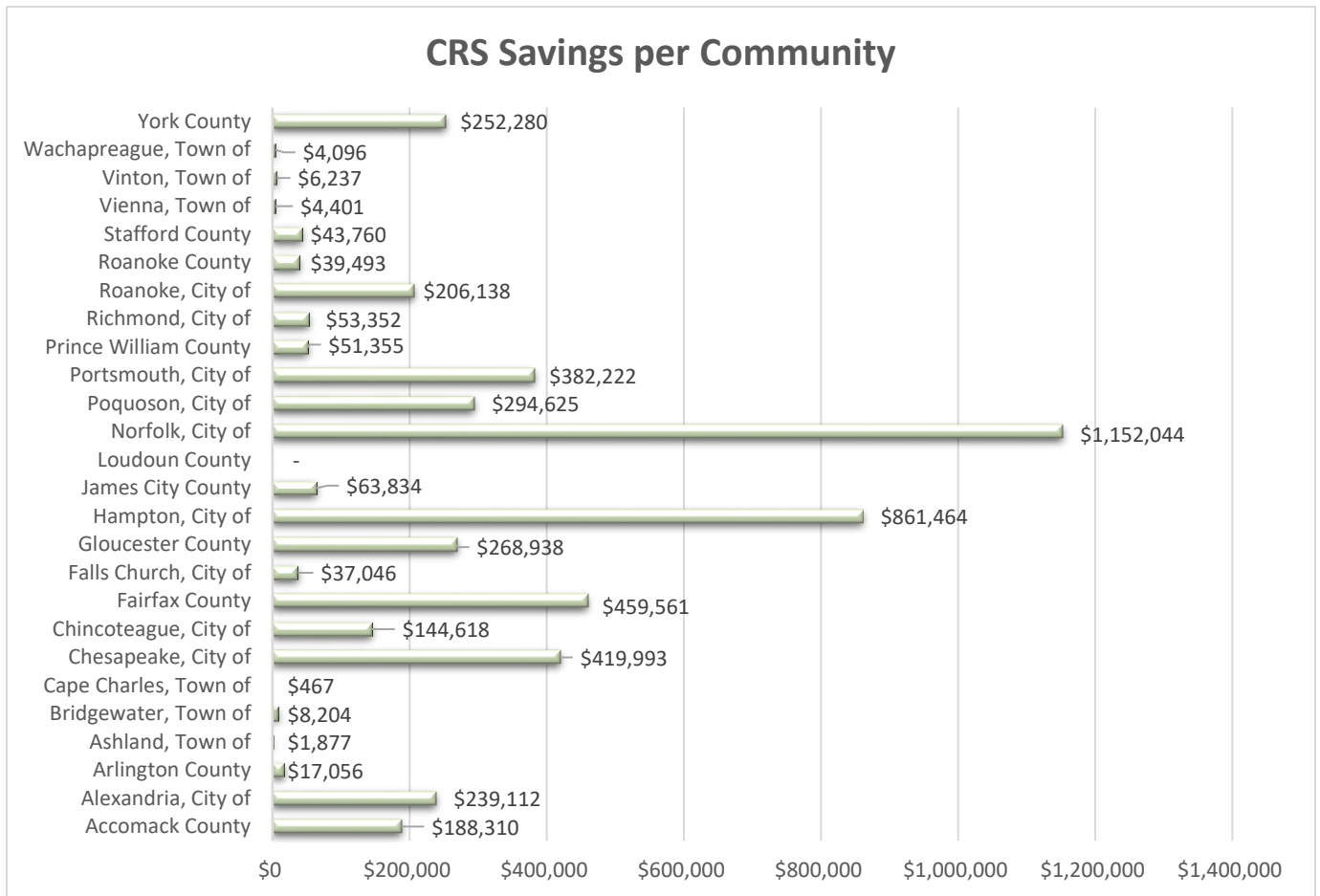


Figure 1: CRS savings based on FEMA's October 1, 2018 CRS Community List and FEMA policy data current as of July 31, 2018.

In addition to flood insurance discounts, the Wetlands Watch report found that the most important secondary benefit of CRS to Virginia communities is improved public safety. Virginia CRS Coordinators also cited the following as secondary benefits of CRS:

- Better informed citizenry;
- Protection of property;
- Environmental protection; and
- Improved water quality.

Furthermore, the Wetlands Watch report includes information from other studies related to CRS benefit. Specifically, CRS communities across the country experience less flooding.

- CRS communities experienced about 38% less insured flood damage in the SFHA than non-CRS communities.
- CRS communities experienced about 36% less insured flood damage outside of the SFHA than non-CRS communities.

CRS Costs

There is no fee required to join the CRS Program. However, implementation of CRS activities and the administrative work to prepare for and maintain certification requires significant staff time and may incur additional costs for the community. This can vary by community, making it difficult to capture the actual cost of joining or participating in the Program. Additionally, the process to join the Program is dependent on review and approval by the Federal Emergency Management Agency (FEMA) and the Insurance Services Office, Inc. (ISO). Preparation to meet Program prerequisites, scheduling the review, and participating in the process may take several years (see Appendix D).

Based on interviews with local floodplain administrators, Wetlands Watch also found that the CRS Coordinator's Manual does not accurately reflect the amount of effort it takes to join and stay in CRS. Time spent joining the program varies, but several of the local floodplain administrators suggested it took about 120 hours to join the Program.

Wetlands Watch found that the average estimated cost for maintaining CRS participation to Virginia localities is \$11,570 per community. Certain activities may require additional expenditures by the community, such as providing outreach, which may include costs for developing materials, postage, etc. Other activities, such as acquiring properties for open space, implementing flood warning and response systems, and providing mapping data to residents may also have additional costs.

CRS Benefit-Cost Analysis

The Wetlands Watch report created benefit-cost ratios for all CRS communities in Virginia by comparing the cost of staff time spent on CRS to the amount of savings received on insurance policies.

- The average benefit-cost ratio is 15:1.
- The highest benefit-cost ratio is 68:1.
- The median benefit-cost ration is 8:1.

When comparing the staff costs associated with CRS participation with the savings generated from flood insurance premium discounts, Wetlands Watch found that almost all of the individual communities experienced a positive benefit-cost ratio. Only two of the localities were reported to have negative benefit-cost ratios:

- One community declined permission for researchers to use the community's actual percentage of staff time when calculating the ratio, causing the researchers to use the average percentage across all communities in their calculations for the community instead.
- One community never reported an actual amount of staff time, causing the researchers to use the average percentage across all communities in their calculations for the community instead.

4. Recommendations

The Wetlands Watch report offers several suggestions for addressing some of the barriers identified related to CRS. It is our opinion that at this time, CRS participation should be encouraged, but not required. Additionally, communities should be encouraged to implement CRS eligible activities to reduce their flood risk, even if they do not participate in the Program.

Actions may be taken to make participation easier such as:

- Evaluating the *Code of Virginia* along with any other state-level regulations and policies to identify existing requirements that would be eligible for CRS points.
- Creating a CRS tool-kit to aid communities in joining the CRS program, including but not limited to, an outline of eligible activities localities are already required to implement, potential points for such activities, and example documentation to receive credits.
- Evaluating existing state programs to determine existing funding opportunities that could be used to implement CRS eligible activities.

APPENDIX A

Cities Participating in the National Flood Insurance Program (NFIP)

Total Independent Cities	38
Participating in the NFIP	37
<i>CRS Communities</i>	9
Not Participating in the NFIP	1
<i>Suspended or Withdrawn*</i>	1
Cities with no SFHA (only Zone C & X)	0
<i>Participating in NFIP</i>	0
<i>Not Participating in NFIP</i>	0
Cities with mapped SFHA	38
<i>Participating in NFIP</i>	37
<i>Not Participating in NFIP</i>	1

Legend
Community is participating in the NFIP, and the community has mapped SFHA.
Community is participating in the NFIP, and the community has no mapped SFHA.
Community is not participating in the NFIP, and the community has no mapped SFHA.
Community is not participating in the NFIP, and the community has mapped SFHA.

NOTE: The Special Flood Hazard Area (SFHA) includes Zones A99, A, AE, AO, AH, V, VE, & AR. Some communities have Zones C or X defined as other areas of flood hazard, but these are not considered a part of the SFHA as defined by FEMA.

*All Suspended or Withdrawn communities have mapped SFHA.

Last updated: 10/18/2018

CID	City Name	NFIP Participation	SFHA	CRS Participation	Comments
515519	Alexandria	Yes	Yes	Yes	CRS Class 6
510022	Bristol	Yes	Yes	No	
510027	Buena Vista	Yes	Yes	No	
510033	Charlottesville	Yes	Yes	No	
510034	Chesapeake	Yes	Yes	Yes	CRS Class 8
510039	Colonial Heights	Yes	Yes	No	
510040	Covington	Yes	Yes	No	
510044	Danville	Yes	Yes	No	
510047	Emporia	Yes	Yes	No	
515524	Fairfax	Yes	Yes	No	

510054	Falls Church	Yes	Yes	Yes	CRS Class 6
510060	Franklin	Yes	Yes	No	
510065	Fredericksburg	Yes	Yes	No	
510066	Galax	No	Yes	No	Withdrawn from the NFIP
515527	Hampton	Yes	Yes	Yes	CRS Class 8
510076	Harrisonburg	Yes	Yes	No	
510080	Hopewell	Yes	Yes	No	
510089	Lexington	Yes	Yes	No	
510093	Lynchburg	Yes	Yes	No	
510123	Manassas Park	Yes	Yes	No	
510122	Manassas	Yes	Yes	No	
510095	Martinsville	Yes	Yes	No	
510103	Newport News	Yes	Yes	No	
510104	Norfolk	Yes	Yes	Yes	CRS Class 7
510108	Norton	Yes	Yes	No	
510112	Petersburg	Yes	Yes	No	
510183	Poquoson	Yes	Yes	Yes	CRS Class 8
515529	Portsmouth	Yes	Yes	Yes	CRS Class 7
510127	Radford	Yes	Yes	No	
510129	Richmond	Yes	Yes	Yes	CRS Class 8
510130	Roanoke	Yes	Yes	Yes	CRS Class 7
510141	Salem	Yes	Yes	No	
510155	Staunton	Yes	Yes	No	
510156	Suffolk	Yes	Yes	No	
515531	Virginia Beach	Yes	Yes	No	
515532	Waynesboro	Yes	Yes	No	
510294	Williamsburg	Yes	Yes	No	
510173	Winchester	Yes	Yes	No	

Sources:

APPENDIX B

Counties Participating in the National Flood Insurance Program (NFIP)

Total Counties	95
Participating in the NFIP	94
<i>CRS Communities</i>	9
Not Participating in the NFIP	1
<i>Suspended or Withdrawn*</i>	1
Counties with no SFHA (only Zone C & X)	0
<i>Participating in NFIP</i>	0
<i>Not Participating in NFIP</i>	0
Counties with mapped SFHA	95
<i>Participating in NFIP</i>	94
<i>Not Participating in NFIP</i>	1

Legend
Community is participating in the NFIP, and the community has mapped SFHA.
Community is participating in the NFIP, and the community has no mapped SFHA.
Community is not participating in the NFIP, and the community has no mapped SFHA.
Community is not participating in the NFIP, and the community has mapped SFHA.

NOTE: The Special Flood Hazard Area (SFHA) includes Zones A99, A, AE, AO, AH, V, VE, & AR. Some communities have Zones C or X defined as other areas of flood hazard, but these are not considered a part of the SFHA as defined by FEMA.

*All Suspended or Withdrawn communities have mapped SFHA.

Last updated: 10/18/2018

CID	County Name	NFIP Participation	SFHA	CRS Participation	Comments
510001	Accomack	Yes	Yes	Yes	CRS Class 6
510006	Albemarle	Yes	Yes	No	
510009	Alleghany	Yes	Yes	No	
510314	Amelia	Yes	Yes	No	
510010	Amherst	Yes	Yes	No	
510011	Appomattox	Yes	Yes	No	
515520	Arlington	Yes	Yes	Yes	CRS Class 8
510013	Augusta	Yes	Yes	No	

510196	Bath	Yes	Yes	No	
510016	Bedford	Yes	Yes	No	
510017	Bland	Yes	Yes	No	
510018	Botetourt	Yes	Yes	No	
510236	Brunswick	Yes	Yes	No	
510024	Buchanan	Yes	Yes	No	
510026	Buckingham	Yes	Yes	No	
510028	Campbell	Yes	Yes	No	
510249	Caroline	Yes	Yes	No	
510197	Carroll	Yes	Yes	No	
510198	Charles City	Yes	Yes	No	
510333	Charlotte	Yes	Yes	No	
510035	Chesterfield	Yes	Yes	No	
510036	Clarke	Yes	Yes	No	
510313	Craig	Yes	Yes	No	
510041	Culpeper	Yes	Yes	No	
510043	Cumberland	Yes	Yes	No	
510253	Dickenson	Yes	Yes	No	
510187	Dinwiddie	Yes	Yes	No	
510048	Essex	Yes	Yes	No	
515525	Fairfax	Yes	Yes	Yes	CRS Class 6
510055	Fauquier	Yes	Yes	No	
510199	Floyd	Yes	Yes	No	
510058	Fluvanna	Yes	Yes	No	
510061	Franklin	Yes	Yes	No	
510063	Frederick	Yes	Yes	No	
510067	Giles	Yes	Yes	No	
510071	Gloucester	Yes	Yes	Yes	CRS Class 6
510072	Goochland	Yes	Yes	No	
510243	Grayson	Yes	Yes	No	

510200	Greene	Yes	Yes	No	
510073	Greensville	Yes	Yes	No	
510188	Halifax	Yes	Yes	No	
510237	Hanover	Yes	Yes	No	
510077	Henrico	Yes	Yes	No	
510078	Henry	Yes	Yes	No	
510311	Highland	Yes	Yes	No	
510303	Isle of Wight	Yes	Yes	No	
510201	James City	Yes	Yes	Yes	CRS Class 7
510082	King & Queen	Yes	Yes	No	
510312	King George	Yes	Yes	No	
510304	King William	Yes	Yes	No	
510084	Lancaster	Yes	Yes	No	
510085	Lee	Yes	Yes	No	
510090	Loudoun	Yes	Yes	No	
510092	Louisa	No	Yes	No	Suspended from the NFIP
510309	Lunenburg	Yes	Yes	No	
510094	Madison	Yes	Yes	No	
510096	Mathews	Yes	Yes	No	
510189	Mecklenburg	Yes	Yes	No	
510098	Middlesex	Yes	Yes	No	
510099	Montgomery	Yes	Yes	No	
510102	Nelson	Yes	Yes	No	
510306	New Kent	Yes	Yes	No	
510105	Northampton	Yes	Yes	No	
510107	Northumberland	Yes	Yes	No	
510307	Nottoway	Yes	Yes	No	
510203	Orange	Yes	Yes	No	
510109	Page	Yes	Yes	No	
510252	Patrick	Yes	Yes	No	

510113	Pittsylvania	Yes	Yes	No	
510117	Powhatan	Yes	Yes	No	
510239	Prince Edward	Yes	Yes	No	
510204	Prince George	Yes	Yes	No	
510119	Prince William	Yes	Yes	Yes	CRS Class 8
510125	Pulaski	Yes	Yes	No	
510128	Rappahannock	Yes	Yes	No	
510310	Richmond	Yes	Yes	No	
510190	Roanoke	Yes	Yes	Yes	CRS Class 8
510205	Rockbridge	Yes	Yes	No	
510133	Rockingham	Yes	Yes	No	
510317	Russell	Yes	Yes	No	
510142	Scott	Yes	Yes	No	
510147	Shenandoah	Yes	Yes	No	
510184	Smyth	Yes	Yes	No	
510315	Southampton	Yes	Yes	No	
510308	Spotsylvania	Yes	Yes	No	
510154	Stafford	Yes	Yes	Yes	CRS Class 7
510157	Surry	Yes	Yes	No	
510192	Sussex	Yes	Yes	No	
510160	Tazewell	Yes	Yes	No	
510166	Warren	Yes	Yes	No	
510168	Washington	Yes	Yes	No	
510250	Westmoreland	Yes	Yes	No	
510174	Wise	Yes	Yes	No	
510180	Wythe	Yes	Yes	No	
510182	York	Yes	Yes	Yes	CRS Class 7

Sources:

Community Participation and Mapping Status: *FEMA's Community Information System*; Community Names: *VA General Assembly Charters*; CRS Information: *ISO and FEMA's Flood Insurance Manual, Effective October 1, 2018*

APPENDIX C

Towns Participating in the National Flood Insurance Program (NFIP)

Total Incorporated Towns	190
Participating in the NFIP	159
<i>CRS Communities</i>	7
Not Participating in the NFIP	31
<i>Suspended or Withdrawn*</i>	1
Towns with no SFHA (only Zone C & X)	29
<i>Participating in NFIP</i>	14
<i>Not Participating in NFIP</i>	15
Towns with mapped SFHA	161
<i>Participating in NFIP</i>	145
<i>Not Participating in NFIP</i>	16

Legend
Community is participating in the NFIP, and the community has mapped SFHA.
Community is participating in the NFIP, and the community has no mapped SFHA.
Community is not participating in the NFIP, and the community has no mapped SFHA.
Community is not participating in the NFIP, and the community has mapped SFHA.

NOTE: The Special Flood Hazard Area (SFHA) includes Zones A99, A, AE, AO, AH, V, VE, & AR. Some communities have Zones C or X defined as other areas of flood hazard, but these are not considered a part of the SFHA as defined by FEMA.

*All Suspended or Withdrawn communities have mapped SFHA.

Last updated: 10/18/2018

CID	Town Name	County Name	NFIP Participation	SFHA	CRS Participation	Comments
510050	Accomac	Accomack County	Yes	Yes	No	
510256	Bloxom	Accomack County	Yes	Yes	No	
510002	Chincoteague	Accomack County	Yes	Yes	Yes	CRS Class 8

510218	Hallwood	Accomack County	Yes	Yes	No	
510277	Keller	Accomack County	No	Yes	No	
510012	Melfa	Accomack County	No	Yes	No	
510298	Onancock	Accomack County	Yes	Yes	No	
510261	Onley	Accomack County	Yes	Yes	No	
510285	Painter	Accomack County	No	Yes	No	
510226	Parksley	Accomack County	Yes	Yes	No	
510003	Saxis	Accomack County	Yes	Yes	No	
510004	Tangier	Accomack County	Yes	Yes	No	
510005	Wachapreague	Accomack County	Yes	Yes	Yes	CRS Class 8
510242	Belle Haven	Accomack County & Northampton County	Yes	Yes	No	
510007	Scottsville	Albemarle County & Fluvanna County	Yes	Yes	No	
510038	Clifton Forge	Alleghany County	Yes	Yes	No	
510220	Iron Gate	Alleghany County	Yes	Yes	No	
510193	Amherst	Amherst County	Yes	Yes	No	
510194	Appomattox	Appomattox County	Yes	Yes	No	
510228	Pamplin City	Appomattox County & Prince Edward County	Yes	No	No	No SFHA; All Zone C & X
510014	Craigsville	Augusta County	Yes	Yes	No	
510138	Grottoes	Augusta County & Rockingham County	Yes	Yes	No	
510015	Bedford	Bedford County	Yes	Yes	No	
510019	Buchanan	Botetourt County	Yes	Yes	No	
510020	Fincastle	Botetourt County	Yes	Yes	No	
510021	Troutville	Botetourt County	Yes	Yes	No	
510260	Alberta	Brunswick County	Yes	Yes	No	
510023	Lawrenceville	Brunswick County	Yes	Yes	No	
510202	Brodnax	Brunswick County & Mecklenburg County	No	No	No	No SFHA; All Zone C & X

510025	Grundy	Buchanan County	Yes	Yes	No	
510335	Dillwyn	Buckingham County	Yes	No	No	No SFHA; All Zone C & X
510029	Altavista	Campbell County	Yes	Yes	No	
510030	Brookneal	Campbell County	Yes	Yes	No	
510208	Bowling Green	Caroline County	No	No	No	No SFHA; All Zone C & X
510332	Port Royal	Caroline County	Yes	Yes	No	
510305	Hillsville	Carroll County	Yes	Yes	No	
510318	Charlotte Court House	Charlotte County	Yes	No	No	No SFHA; All Zone C & X
510032	Drakes Branch	Charlotte County	Yes	Yes	No	
510270	Keysville	Charlotte County	No	No	No	No SFHA; All Zone C & X
510302	Phenix	Charlotte County	Yes	Yes	No	
510037	Berryville	Clarke County	Yes	Yes	No	
510175	Boyce	Clarke County	Yes	No	No	No SFHA; All Zone C & X
510340	New Castle	Craig County	Yes	Yes	No	
510042	Culpeper	Culpeper County	Yes	Yes	No	
510384	Clinchco	Dickenson County	Yes	Yes	No	
510045	Clintwood	Dickenson County	No	Yes	No	
510046	Haysi	Dickenson County	Yes	Yes	No	
510206	Mckenney	Dinwiddie County	Yes	No	No	No SFHA; All Zone C & X
510049	Tappahannock	Essex County	Yes	Yes	No	
510186	Clifton	Fairfax County	Yes	Yes	No	
510052	Herndon	Fairfax County	Yes	Yes	No	
510053	Vienna	Fairfax County	Yes	Yes	Yes	CRS Class 8
510056	Remington	Fauquier County	Yes	Yes	No	
510244	The Plains	Fauquier County	No	Yes	No	
510057	Warrenton	Fauquier County	Yes	Yes	No	
510271	Floyd	Floyd County	No	No	No	No SFHA; All Zone C & X
510062	Boones Mill	Franklin County	Yes	Yes	No	
510291	Rocky Mount	Franklin County	Yes	Yes	No	

510274	Middletown	Frederick County	Yes	Yes	No	
510064	Stephens City	Frederick County	Yes	Yes	No	
510289	Glen Lyn	Giles County	Yes	Yes	No	
510068	Narrows	Giles County	Yes	Yes	No	
510229	Pearisburg	Giles County	Yes	Yes	No	
510069	Pembroke	Giles County	Yes	Yes	No	
510070	Rich Creek	Giles County	Yes	Yes	No	
510215	Fries	Grayson County	Yes	Yes	No	
510238	Independence	Grayson County	Yes	Yes	No	
510051	Troutdale	Grayson County	No	Yes	No	
510251	Stanardsville	Greene County	Yes	No	No	No SFHA; All Zone C & X
510263	Jarratt	Greensville County & Sussex County	Yes	Yes	No	
510301	Halifax	Halifax County	Yes	Yes	No	
510299	Scottsburg	Halifax County	No	Yes	No	
510153	South Boston	Halifax County	Yes	Yes	No	
510195	Virgilina	Halifax County	No	No	No	No SFHA; All Zone C & X
510075	Ashland	Hanover County	Yes	Yes	Yes	CRS Class 9
510079	Ridgeway	Henry County	Yes	Yes	No	
510379	Monterey	Highland County	Yes	Yes	No	
510081	Smithfield	Isle Of Wight County	Yes	Yes	No	
510295	Windsor	Isle Of Wight County	Yes	Yes	No	
510083	West Point	King William County	Yes	Yes	No	
510221	Irvington	Lancaster County	Yes	Yes	No	
510235	White Stone	Lancaster County	Yes	Yes	No	
510280	Kilmarnock	Lancaster County & Northumberland County	Yes	Yes	No	
510086	Jonesville	Lee County	Yes	Yes	No	
510087	Pennington Gap	Lee County	Yes	Yes	No	
510088	St. Charles	Lee County	Yes	Yes	No	

510352	Hamilton	Loudoun County	Yes	No	No	No SFHA; All Zone C & X
510316	Hillsboro	Loudoun County	No	Yes	No	
510091	Leesburg	Loudoun County	Yes	Yes	No	
510259	Lovettsville	Loudoun County	Yes	Yes	No	
510360	Middleburg	Loudoun County	Yes	Yes	No	
510231	Purcellville	Loudoun County	Yes	Yes	No	
510279	Round Hill	Loudoun County	Yes	Yes	No	
510378	Louisa	Louisa County	No	No	No	No SFHA; All Zone C & X
510377	Mineral	Louisa County	No	No	No	No SFHA; All Zone C & X
510171	Kenbridge	Lunenburg County	No	No	No	No SFHA; All Zone C & X
510278	Victoria	Lunenburg County	No	No	No	No SFHA; All Zone C & X
510031	Madison	Madison County	No	No	No	No SFHA; All Zone C & X
510269	Boydton	Mecklenburg County	Yes	Yes	No	
510297	Chase City	Mecklenburg County	Yes	Yes	No	
510209	Clarksville	Mecklenburg County	Yes	Yes	No	
510165	La Crosse	Mecklenburg County	No	Yes	No	
510008	South Hill	Mecklenburg County	No	Yes	No	
510292	Urbanna	Middlesex County	Yes	Yes	No	
510100	Blacksburg	Montgomery County	Yes	Yes	No	
510101	Christiansburg	Montgomery County	Yes	Yes	No	
510106	Cape Charles	Northampton County	Yes	Yes	Yes	CRS Class 9
510178	Cheriton	Northampton County	No	Yes	No	
510132	Eastville	Northampton County	Yes	No	No	No SFHA; All Zone C & X
510364	Exmore	Northampton County	Yes	Yes	No	
510225	Nassawadox	Northampton County	Yes	No	No	No SFHA; All Zone C & X
510074	Blackstone	Nottoway County	Yes	No	No	No SFHA; All Zone C & X
510140	Burkeville	Nottoway County	Yes	No	No	No SFHA; All Zone C & X
510264	Crewe	Nottoway County	Yes	Yes	No	
510366	Orange	Orange County	Yes	No	No	No SFHA; All Zone C & X
510268	Gordonsville	Orange County & Louisa	No	Yes	No	

		County				
510110	Luray	Page County	Yes	Yes	No	
510248	Shenandoah	Page County	Yes	Yes	No	
510255	Stanley	Page County	Yes	Yes	No	
510111	Stuart	Patrick County	Yes	Yes	No	
510114	Chatham	Pittsylvania County	Yes	Yes	No	
510331	Gretna	Pittsylvania County	No	Yes	No	
510219	Hurt	Pittsylvania County	Yes	Yes	No	
510118	Farmville	Prince Edward County & Cumberland County	Yes	Yes	No	
510120	Dumfries	Prince William County	Yes	Yes	No	
510121	Haymarket	Prince William County	Yes	Yes	No	
510124	Occoquan	Prince William County	Yes	Yes	No	
510232	Quantico	Prince William County	Yes	Yes	No	
510211	Dublin	Pulaski County	Yes	No	No	No SFHA; All Zone C & X
510126	Pulaski	Pulaski County	Yes	Yes	No	
510288	Washington	Rappahannock County	Yes	Yes	No	
510115	Warsaw	Richmond County	No	No	No	No SFHA; All Zone C & X
510131	Vinton	Roanoke County	Yes	Yes	Yes	CRS Class 8
515526	Glasgow	Rockbridge County	Yes	Yes	No	
510217	Goshen	Rockbridge County	Yes	Yes	No	
510134	Bridgewater	Rockingham County	Yes	Yes	Yes	CRS Class 8
510135	Broadway	Rockingham County	Yes	Yes	No	
510136	Dayton	Rockingham County	Yes	Yes	No	
510137	Elkton	Rockingham County	Yes	Yes	No	
510224	Mount Crawford	Rockingham County	Yes	Yes	No	
510139	Timberville	Rockingham County	Yes	Yes	No	
515522	Cleveland	Russell County	Yes	Yes	No	
510321	Honaker	Russell County	Yes	Yes	No	
510222	Lebanon	Russell County	Yes	Yes	No	

510143	Clinchport	Scott County	Yes	Yes	No	
510240	Duffield	Scott County	Yes	Yes	No	
510144	Dungannon	Scott County	Yes	Yes	No	
510145	Gate City	Scott County	Yes	Yes	No	
510326	Nickelsville	Scott County	No	No	No	No SFHA; All Zone C & X
510146	Weber City	Scott County	Yes	Yes	No	
510213	Edinburg	Shenandoah County	Yes	Yes	No	
510148	Mount Jackson	Shenandoah County	Yes	Yes	No	
510227	New Market	Shenandoah County	Yes	Yes	No	
510149	Strasburg	Shenandoah County	Yes	Yes	No	
510233	Toms Brook	Shenandoah County	Yes	Yes	No	
510150	Woodstock	Shenandoah County	Yes	Yes	No	
510185	Chilhowie	Smyth County	Yes	Yes	No	
510223	Marion	Smyth County	Yes	Yes	No	
510191	Saltville	Smyth County & Washington County	Yes	Yes	No	
510151	Boykins	Southampton County	Yes	Yes	No	
510296	Branchville	Southampton County	Yes	Yes	No	
510381	Capron	Southampton County	No	No	No	No SFHA; All Zone C & X
510152	Courtland	Southampton County	Yes	Yes	No	
510380	Ivor	Southampton County	Yes	No	No	No SFHA; All Zone C & X
510258	Newsoms	Southampton County	No	Yes	No	
510158	Claremont	Surry County	Yes	Yes	No	
510300	Dendron	Surry County	No	Yes	No	Suspended from the NFIP
510376	Surry	Surry County	No	No	No	No SFHA; All Zone C & X
510159	Stony Creek	Sussex County	Yes	Yes	No	
510284	Wakefield	Sussex County	Yes	Yes	No	
510097	Waverly	Sussex County	No	No	No	No SFHA; All Zone C & X
510161	Bluefield	Tazewell County	Yes	Yes	No	
510162	Cedar Bluff	Tazewell County	Yes	Yes	No	

510337	Pocahontas	Tazewell County	Yes	Yes	No	
510163	Richlands	Tazewell County	Yes	Yes	No	
510164	Tazewell	Tazewell County	Yes	Yes	No	
510167	Front Royal	Warren County	Yes	Yes	No	
510169	Abingdon	Washington County	Yes	Yes	No	
510170	Damascus	Washington County	Yes	Yes	No	
510320	Glade Spring	Washington County	Yes	Yes	No	
510172	Colonial Beach	Westmoreland County	Yes	Yes	No	
510116	Montross	Westmoreland County	No	Yes	No	
510319	Appalachia	Wise County	Yes	Yes	No	
515521	Big Stone Gap	Wise County	Yes	Yes	No	
510176	Coeburn	Wise County	Yes	Yes	No	
510177	Pound	Wise County	Yes	Yes	No	
510179	Wise	Wise County	Yes	Yes	No	
515530	St. Paul	Wise County & Russell County	Yes	Yes	No	
510212	Rural Retreat	Wythe County	Yes	Yes	No	
510181	Wytheville	Wythe County	Yes	Yes	No	

Sources:

Community Participation and Mapping Status: *FEMA's Community Information System*; Community Names: *VA General Assembly Charters*; CRS Information: *ISO and FEMA's Flood Insurance Manual, Effective October 1, 2018*

APPENDIX D

Process to Join the NFIP

The process a community must follow to join the NFIP is dependent on whether or not that community has been mapped with a Special Flood Hazard Area (SFHA).

If a community has been studied by FEMA and determined it does not have any areas mapped with SFHAs, that community must adopt a resolution to join the Program and submit an application to FEMA to join. FEMA is responsible for reviewing and approving that resolution and application. A local floodplain ordinance is not required.

If a community has been studied by FEMA and determined it does have areas mapped with SFHAs, that community must adopt a resolution to join the Program, submit an application to FEMA to join, and adopt a local floodplain ordinance in compliance with the minimum standards identified in 44 CFR 60.3. FEMA is responsible for reviewing and approving that resolution, ordinance, and application. Communities have one year after their first Flood Insurance Rate Map (FIRM) to join the NFIP. If a community applies after that first year, a Community Assistance Visit is required to ensure that all post-FIRM development in the SFHA complies with NFIP minimums before the community may join the program.

Process to Join the CRS Program³

The process to apply for and actually join the CRS Program involves several steps and takes at least 8-12 months. A community may request a CRS classification at any time, but verification reports for approval are only sent to FEMA twice per year.

1. After a community meets all of the Class 9 prerequisites and has at least 500 credit points, a CRS classification can be requested by submitting:
 - a. A letter of interest, signed by the community's Chief Executive Officer (CEO), sent to the FEMA Regional Office.
 - i. Copies of the letter are also sent to the State NFIP Coordinator and the Insurance Services Office, Inc. (ISO)/CRS Specialist for the community's area.
 - b. Documentation showing that the community is implementing activities worth at least 500 credit points.
2. Once the request submittal is complete, the ISO/CRS Specialist will request approval from the FEMA Regional Office to conduct an initial verification visit, which commences the application process.

³ From the 2017 CRS Coordinator's Manual (114.a, pg. 110-8), available online here: https://www.fema.gov/media-library-data/1493905477815-d794671adeed5beab6a6304d8ba0b207/633300_2017_CRS_Coordinators_Manual_508.pdf

NOTE: One of the prerequisites is be in full compliance with the minimum requirements of the NFIP as determined by a Community Assistance Visit (CAV) conducted by FEMA within 6 months of the verification visit. If a community has not had a successful CAV within 6 months, this may delay the application process. The CRS Coordinator's Manual states that FEMA or the State NFIP Coordinator may conduct the CAV; however, FEMA Region 3's approach has been that FEMA must conduct the CAVs for CRS classification because the letter of approval must be issued by FEMA.

3. ISO/CRS Specialist schedules the initial verification visit to review the community's programs and activities and collects the needed materials from community staff.
4. After the verification visit is completed and all needed documentation has been received, the ISO/CRS Specialist produces a verification report.

NOTE: FEMA and ISO need several months to review, double check, and confirm the ISO/CRS Specialist's verification report. FEMA makes the final decision on the community's credit and classification.

5. After FEMA approves a community's classification, it must provide the insurance companies a four-month advance notice.
6. A community's classification will take effect on May 1 or October 1, about 8–12 months after the verification visit.

NOTE: Some communities in Virginia have had to wait longer than 1 year for the CRS verification process and approval. The ISO/CRS Specialist that is responsible for Virginia is also responsible for 4 other states, and FEMA Region 3 staff are responsible for 4 other states and Washington, D.C.

7. A community must recertify annually that it is continuing to meet the CRS program requirements.
 - a. If a community fails to recertify, it will retrograde to a Class 10.
 - b. If a community fails to recertify activities, it will lose those points, which could cause a class change.
 - c. Repetitive loss communities that fail to submit a copy of its annual outreach project or its annual progress report (as applicable) will retrograde to a Class 10.
8. A cycle verification visit are conducted every 3-5 years by the ISO/CRS Specialist to verify the community's classification with the CRS Coordinator's Manual in effect at that time.
9. If a community wants to modify its classification, it follows the same process as a cycle verification visit.

